

UNITED STATES BANKRUPTCY COURT
Southern District of California

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 3/16/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Virginia D. Cataulin
1375 Oakpoint Ave
Chula Vista, CA 91913-2953

Case Number: 10-04229-PB13	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-8201
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Attorney for Debtor(s) (name and address): David A. St. John 309 South A Street Oxnard, CA 93030 Telephone number: 805-486-8000	Bankruptcy Trustee (name and address): Thomas H. Billingslea 530 B Street, Ste. 1500 San Diego, CA 92101 Telephone number: (619) 233-7525
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Meeting of Creditors

Date: **April 23, 2010** Time: **02:00 PM**
Location: **1617 First Avenue, 16th Floor, Skyline Room, San Diego, CA 92101**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): 7/22/10	For a governmental unit: 180 days from Date of Order for Relief, 11 U.S.C. Sd502(b)(9)
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Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint Objecting to Determine Dischargeability of Certain Debts: 6/22/10

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991
Telephone number: 619-557-5620
Website: www.casb.uscourts.gov

For the Court:

Clerk of the Bankruptcy Court:
Barry K. Lander

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 3/18/10

EXPLANATIONS

FORM B9I (12/07)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

UNITED STATES BANKRUPTCY COURT	Southern District of California
Case Number 10-04229-PB13	
DISMISSAL OF CASE	
<p>Notice is given that this case will be dismissed if the debtor(s) fails to pay filing fees pursuant to the Federal Rules of Bankruptcy Procedure 1006(b). This dismissal will occur without further notice.</p>	
<p>Furthermore, notice is given that if the Debtor fails to file schedules and statements required by the Rules of Bankruptcy Procedure 1007, or if the Debtor or Joint Debtor fails to appear at the scheduled §341(a) meeting that the Court, Trustee or U.S. Trustee may move for dismissal of case without further notice to the Debtor or Creditors. A party in interest may object to the motion for dismissal at the §341(a) meeting, at which time a hearing on the objection will be scheduled.</p>	
PLAN and CLAIMS INFORMATION	
<p>In order to participate in the distribution of any dividend, a creditor must file a claim, even if the creditor is not on the list of creditors. Claims not filed by 7/22/10 will not be allowed except as provided by law.</p>	
<p>A hearing on confirmation of the plan will be held only if written objections to confirmation (form CSD 1172) and Notice of Hearing Thereon (form CSD 1173) are timely filed with the Clerk, Bankruptcy Court, pursuant to Rule 3015 Local Bankruptcy Rules. If no objection is filed, the plan may be confirmed without further notice and will be binding on all creditors. The Court may authorize attorney fees that are in compliance with the Chapter 13 Fee Guidelines (G.O. 173) unless written objection is filed. A copy of the Guidelines is available on the internet at:</p>	
<p>http://www.casb.uscourts.gov/pdf/Ch13Atty_fee_guidelines.pdf</p>	
<p>All objections are due at the Bankruptcy Court the day after the §341(a) meeting is concluded.</p>	
<p>To object to confirmation, obtain a hearing date from the Trustee at the §341(a) hearing or call the Trustee's office assigned to this case (shown on page one of this notice). The Trustee's office cannot give legal advice.</p>	
<p>If the Trustee is David L. Skelton, call 619-338-4006. If the Trustee is Thomas H. Billingslea, call 619-233-7525.</p>	
SPECIAL NOTICE TO DEBTORS	
<p>If the Debtor failed to file complete schedules and/or a plan at the time this notice was prepared, the Debtor is required to notice all creditors (CSD 1101) pursuant to Local Rule 1007-4 by sending them a copy of the schedules and/or the plan.</p>	
<p>The Trustee requires that Debtor(s) show a government (picture) ID and evidence of their social security number at the 341(a) Creditor's Meeting.</p>	
NOTICE OF FILING OF FINANCIAL MANAGEMENT COURSE CERTIFICATE	
<p>Notice is given that this case will be closed with no discharge if the debtor(s) fail to file the required Financial Management Course Certificate no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b).</p>	
BANKRUPTCY FRAUD	
<p>If you have information regarding any bankruptcy fraud or abuse, please contact the United States Trustee in writing at 402 West Broadway, Suite 600, San Diego, CA 92101 and/or by calling 619-557-5013.</p>	

Dated: 3/18/10

For the Court:
 Barry K. Lander
 U.S. Bankruptcy Court

B10 (Official Form 10) (12/08)

UNITED STATES BANKRUPTCY COURT Southern District of California		PROOF OF CLAIM
Name of Debtor: Virginia D. Cataulin	Case Number: 10-04229 - PB - 13	
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):	<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.	
Name and address where notices should be sent:	Court Claim Number: _____ (If known)	
Telephone number:	Filed on: _____	
Name and address where payment should be sent (if different from above):	<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.	
Telephone number:	<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.	5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(__).	
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____		
3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate ___ %	Amount entitled to priority: \$ _____	
Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____		
Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)		
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.		
If the documents are not available, please explain:		
Date:	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

B10 (Official Form 10) (12/08) - Cont.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

DEFINITIONS

INFORMATION

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C.

§507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

CERTIFICATE OF NOTICE

District/off: 0974-3
Case: 10-04229

User: kduran
Form ID: b9i

Page 1 of 1
Total Noticed: 19

Date Rcvd: Mar 18, 2010

The following entities were noticed by first class mail on Mar 20, 2010.

db Virginia D. Cataulin, 1375 Oakpoint Ave, Chula Vista, CA 91913-2953
 aty +David A. St. John, 309 South A Street, Oxnard, CA 93030-5804
 tr +Thomas H. Billingslea, 530 B Street, Ste. 1500, San Diego, CA 92101-4499
 12229650 +Beta Finance, 8450 S Broadway, Merrillville, IN 46410-6221
 12229652 Emagic USA Inc Finance Dept., 4115 Spencer St, Torrance, CA 90503-2419
 12229654 +GMAC, Attention: Bankruptcy Dept., 1100 Virginia Drive, Fort Washington, PA 19034-3204
 12229655 +Indymac Bank, Attn:Bankruptcy, Po Box 4045, Kalamazoo, MI 49003-4045
 12229656 Leslie Gladstone, Trustee, 5785 La Jolla Blvd Ste A, La Jolla, CA 92037-7346
 12229657 +National Financial Grp, 6110 Executive Blvd St 1000, Rockville, MD 20852-3903
 12229658 Navy Federal Cr Union, 1 Security Pl, Lorton, VA 22199-0001
 12229659 Rosalito V Cataulin, 1375 Oak Point Ave, Chula Vista, CA 91913-2953
 12229660 +Sears/cbsd, 701 E 60th St N, Sioux Falls, SD 57104-0432
 12229661 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, 7676 Hazard Center Dr, San Diego, CA 92108-4503)

The following entities were noticed by electronic transmission on Mar 18, 2010.

smg EDI: CALTAX.COM Mar 18 2010 18:48:00 Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952
 ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511
 12229648 +EDI: BECKLEE.COM Mar 18 2010 18:48:00 American Express, c/o Becket and Lee LLP, Po Box 3001, Malvern, PA 19355-0701
 12229649 +EDI: ACCE.COM Mar 18 2010 18:48:00 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036
 12229651 +EDI: CHASE.COM Mar 18 2010 18:48:00 Chase, 800 Brookside Blvd, Westerville, OH 43081-2822
 12229653 +EDI: RMSC.COM Mar 18 2010 18:48:00 Gemb/ge Money Luxury, PO Box 981439, El Paso, TX 79998-1439
 12229656 EDI: QLTGLADSTONE.COM Mar 18 2010 18:48:00 Leslie Gladstone, Trustee, 5785 La Jolla Blvd Ste A, La Jolla, CA 92037-7346

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2010

Signature:

